

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Benjamin Robert Klunk
Marrisa Amalia Klunk
Debtors

Case No. 19-01230-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 19

Date Rcvd: Jul 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2019.

db/jdb +Benjamin Robert Klunk, Marrisa Amalia Klunk, 54 Greystone Road, Carlisle, PA 17013-2605
5177672 +1st Ed Credit Union, P.O. Box 505, Chambersburg, PA 17201-0505
5177673 +All Bettercare Urgent Care Center, 1175 Walnut Bottom Rd., Carlisle, PA 17015-9160
5177674 +Best Buy Credit Services, Retail Services, P.O. Box 790441, Saint Louis, MO 63179-0441
5177675 Bureau of Account Mgmt., P.O. Box 8875, Camp Hill, PA 17001-8875
5177677 +Commercial Acceptance, 2 W. Main St., Shiremanstown, PA 17011-6326
5177683 +Penn State MSHMC, P.O. Box 854, MC A410, Hershey, PA 17033-0854
5177686 +US Dept of Education/GL, P.O. Box 7859, Madison, WI 53707-7859

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +EDI: PRA.COM Jul 10 2019 23:23:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

cr +EDI: DRIV.COM Jul 10 2019 23:23:00 Santander Consumer USA Inc., P.O. Box 961245,
Fort Worth, TX 76161-0244
5177676 +EDI: CAPITALONE.COM Jul 10 2019 23:23:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285
5177678 +EDI: RCSFNBMARIN.COM Jul 10 2019 23:23:00 Credit One Bank, P.O. Box 98873,
Las Vegas, NV 89193-8873
5177679 EDI: IRS.COM Jul 10 2019 23:23:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114
5177680 +E-mail/Text: bncnotices@becket-lee.com Jul 10 2019 19:26:01 Kohl's, P.O. Box 3115,
Milwaukee, WI 53201-3115
5177681 +E-mail/Text: bncnotices@becket-lee.com Jul 10 2019 19:26:01 Kohls, P.O. Box 3115,
Milwaukee, WI 53201-3115
5177682 E-mail/Text: camanagement@mtb.com Jul 10 2019 19:26:03 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240
5177684 +EDI: SALLIEMAEBANK.COM Jul 10 2019 23:23:00 SallieMae, P.O. Box 3229,
Wilmington, DE 19804-0229
5177685 EDI: DRIV.COM Jul 10 2019 23:23:00 Santander Consumer USA, Inc.,
Attention: Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284
5177961 +EDI: RMSC.COM Jul 10 2019 23:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2019 at the address(es) listed below:

Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.axosfs.com
Philip Charles Briganti on behalf of Debtor 2 Marrisa Amalia Klunk pbriganti@pa.net
Philip Charles Briganti on behalf of Debtor 1 Benjamin Robert Klunk pbriganti@pa.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor Santander Consumer USA Inc. ecfmil@mortoncraig.com,
mortoncraigecf@gmail.com

TOTAL: 5

Information to identify the case:Debtor 1 **Benjamin Robert Klunk**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2972**

EIN ---

Debtor 2 **Marrisa Amalia Klunk**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2269**

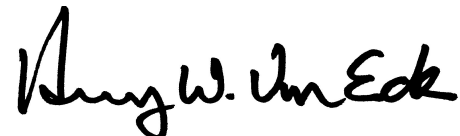
EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:19-bk-01230-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Benjamin Robert Klunk

Marrisa Amalia Klunk
aka Marrisa A. Saxe**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

7/10/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.